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March 23, 2020

Honorable Sean H. Lane United States Bankruptcy Court Judge Southern District of New York 300 Quarropas Street White Plains, New York 10601

Re: Guagliardi

Bankruptcy Case No: 18-22081

This office represents SN Servicing Corporation, the Secured Creditor in the above referenced action. On March 12, 2020 Secured Creditor offered a trial modification to the Debtor, to which the Debtor has apparently accepted and intends to submit payments. As of today, our office is awaiting confirmation that Secured Creditor received the good faith March payment. The trial modification agreement runs through March 2021.

Please feel free to contact our office should you have additional questions.

Sincerely,

/s/ Jonathan Schwalb, Esq.
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